

Proposed NU Business Name: **PAPON FASHION**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBINA AKTER
Age	:	25-05-1982 (35 Years)
Education, till to date	:	B A (Hon's)
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: 50,Kawlar Mollah Bari ,P.O: Khilkhet ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Late Sufia Begum
(iii) Father's name	:	Late Abdul Motaleb
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 11 (Female), Member ID:7203 , Group No: 05 Member since: 07-04-1993 (10Years) First loan: BDT =3,000 /-
Further Information:		Outstanding loan:= 0/-
(v) Who pays GB loan installment	:	None
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	07 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-542101
Family's Contact No.	:	01732-807301
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sufia joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PAPON FASHION
Location	:	50,Kawlar Mollah Bari, Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/- (from existing business) 78% Required Investment BDT 100,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Katan Shari,Lungi,Three pice,Fatua,Baby set etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented .▪Collects goods from Babur hat .▪Agreed grace period is 3 months.

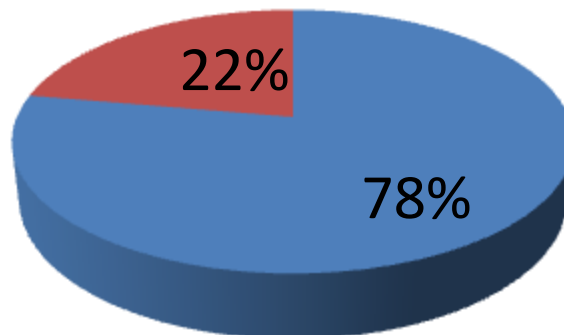
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garment Item	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Garment Item	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		700	8,400
Transportation		3,000	36,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		5,000	60,000
Salary (self)		6,000	72,000
Total fixed Cost (D)		21,700	260,400
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Katan Shari	30	1400	42000	Katan Shari	9	1400	12,600	54,600
Jamdani Shari	15	2600	39000	Jamdani Shari	6	2600	15,600	54,600
Butik Three Pice	70	1200	84000	Butik Three Pice	24	1200	28,800	112,800
Lehegga	6	4000	24000	Lehegga	3	4000	12,000	36,000
Lungi	40	200	8000	Lungi	18	200	3,600	11,600
Batik Three Pice	30	400	12000	Batik Three Pice	24	400	9,600	21,600
Baby Set	30	300	9000	Baby Set	18	300	5,400	14,400
Three pice	13	600	7800	Three pice	12	600	7,200	15,000
Fatua	12	500	6000	Fatua	6	500	3,000	9,000
Advance			100000				0	100,000
Others			18200	Others			2,200	20,400
Total			350,000				100,000	450,000

Source of Finance

■ Entrepreneur's contibution 350000 ■ Investor's Investment 100000 ■ Total 450000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Garment Item	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Garment Item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		3,300	39,600	41,580	43,659
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		6,000	72,000	72,000	72,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		22,135	265,620	271,701	278,086
Net Profit (E) [C-D]		13,865	166,380	181,899	198,194
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	166,380	181,899	198,194
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,380	268,279
	Total Cash Inflow	266,380	308,279	466,473
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	126,380	268,279	426,473

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Own Business : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

দিশুসিদ্ধান্তির মাংসবান্ধিত বান্ধিত

প্ৰাপ্ত ফ্যাশন

শ্ৰোঃ মিসেসঃ ৰুবিনা আক্তাৰ

এখানে উন্নত মানের বাটিক পাকিস্তানি লং, থ্ৰী-পিছ, শাড়ী, লুঙ্গী
পানজাবী এবং ফতুয়া সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।

মোস্তা বাড়ী, কাওলার, দক্ষিণবান, ঢাকা-১২২৯। মোবায়ঃ 01767-616795, 01718-542101









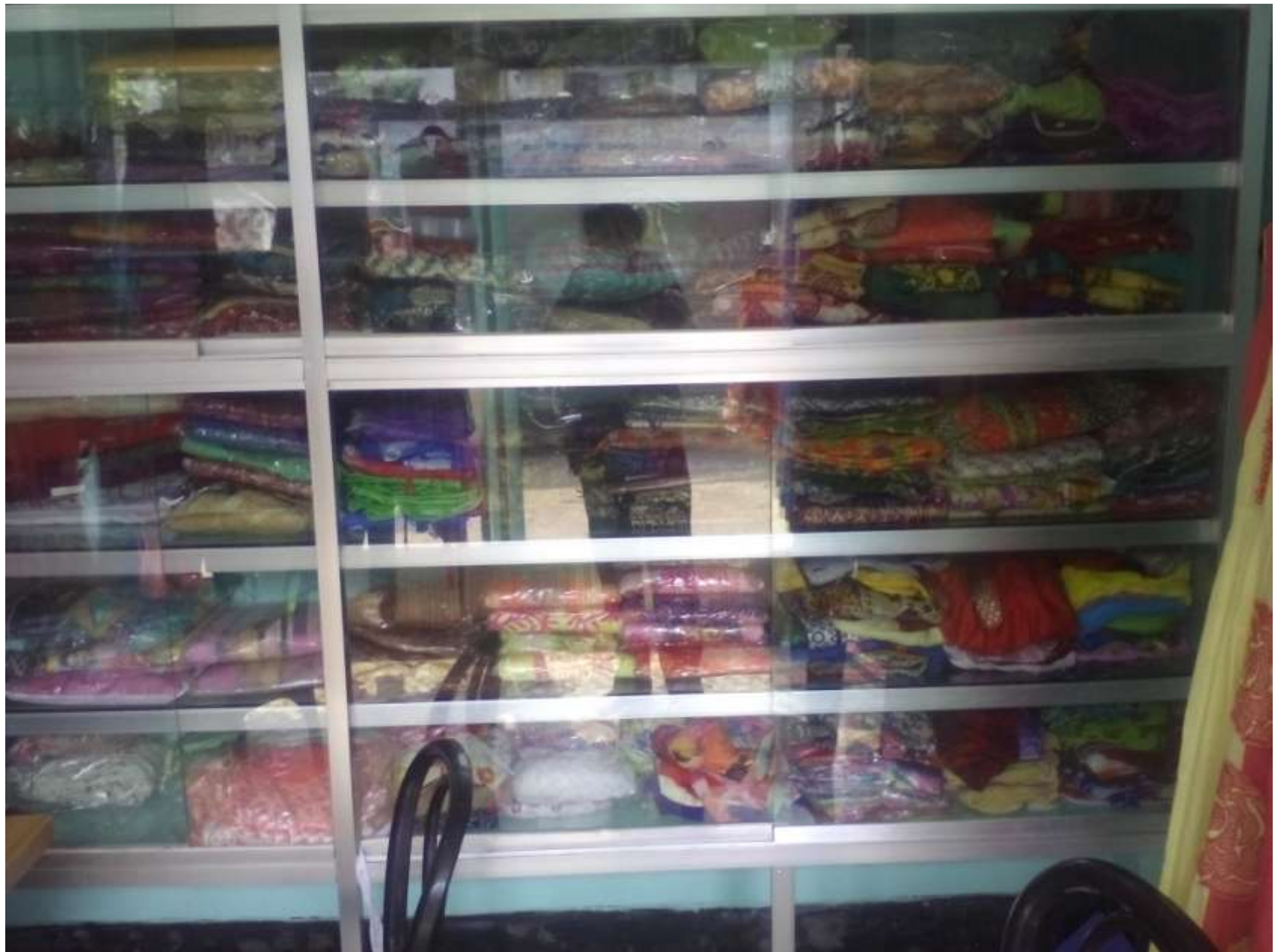












FAMILY PICTURE

